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JUN 14 2006

FOLEY & LARDNER LLP
ATTORNEYS AT LAW
WASHINGTON HARBOUR
3000 K STREET, N.W., SUITE 500
WASHINGTON, D.C. 20007.
5143TELEPHONE: 202.672.5300
FACSIMILE: 202.672.5399
WWW.FOLEY.COM

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From : Melbia S. Dixon for William Ellis Sender's Direct Dial : 202 295 4065 Date : 6/14/06 Atty. Docket No.: 057898-0105 Application No.: 09/676,956 Filing Date: October 2, 2000 Title: METHOD AND SYSTEM FOR PROCESSING FINANCIAL INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION		

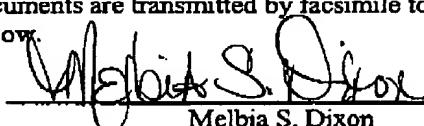
MESSAGE:

Attached are the following documents in connection with the above-identified application:

- Amendment Transmittal with EOT (1 mnth) (3 pgs.);
- Amendment & Reply (36 pgs.)
- Credit Card Payment Form (1 pg.)

CERTIFICATION

I hereby certify that the above-listed documents are transmitted by facsimile to the U.S. Patent and Trademark Office on the date shown below.

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Melbia S. Dixon

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JUN 14 2006

Atty. Dkt. No. 057898-0105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR
PROCESSING FINANCIAL
INSTRUMENT DEPOSITS
PHYSICALLY REMOTE FROM
A FINANCIAL INSTITUTION

Appl. No.: 09/676,956

Filing Date: 10/02/2000

Examiner: Nguyen, Nga B.

Art Unit: 3628

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Markie S. Dixon
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(Signature)
June 14, 2006
(Date of Deposit)

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Office Action dated February 14, 2006,
concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page
2 of this document.

Remarks/Arguments begin on page 35 of this document.

Please amend the application as follows: